

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 13  
Richard Kalman, :  
Debtor. : Bankruptcy No. 22-10648-MDC

**ORDER**

**AND NOW**, this 9<sup>th</sup> day of January 2023, it is hereby **ORDERED** that if Richard Kalman (the “Debtor”) and PennyMac Loan Services, LLC (“Mortgagee”) elect to enter into the proposed loan modification under the terms proposed by Mortgagee, the Debtor and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of 11 U.S.C. §362.

It is further **ORDERED** that in the event the parties enter into a loan modification, the Debtor shall (1) amend Schedules I and J to reflect any increase in monthly disposable income as a result of the loan modification, and (2) file an amended Chapter 13 plan reflecting the loan modification.



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MAGDELINE D. COLEMAN  
CHIEF U.S. BANKRUPTCY JUDGE

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